

Amendments to the Claims:

This listing of Claims will replace all prior versions and listings of Claims in the application:

Listing of the Claims:

1. (Currently Amended) A computerized method of assessing the features an employee benefit plan, comprising:

receiving a first attribute and a second attribute of a first sponsor provided benefit plan;

calculating a first metric based on a value of the first attribute of the first sponsor provided benefit plan;

calculating a second metric based on a value of the second attribute of the first sponsor provided plan;

~~providing attributes of a first employee benefit plan, the plan having a plan sponsor and a plan record keeper;~~

~~providing attributes of other employee benefit plans, each plan having a plan sponsor and a plan record keeper;~~

determining a subset of the other employee benefit plans;

receiving the first attribute and the second attribute of the subset of the other sponsor provided benefit plans;

calculating a first aggregate metric based on values of the first attribute of the subset of the other sponsor provided benefit plans;

calculating a second aggregate metric based on values of the second attribute of the subset of the other sponsor provided benefit plans; and

producing a report including the first attribute, the second attribute, the value of the first attribute of the first sponsor provided benefit plan, the value of the second attribute of the first sponsor provided benefit plan, the subset of other employee benefit plans, the first aggregate metric, the second aggregate metric or any combination thereof.

~~comparing statuses of the attributes of the first employee benefit plan to statuses of the attributes of the subset of the other employee benefit plans.~~

2. (Currently Amended) The method of Claim 1 wherein the first employee sponsor provided benefit plan comprises ~~is one of~~ a defined contribution plan, a pension plan, and employee stock purchase plan, a deferred compensation plan, and a healthcare plan, or any combination thereof.
3. (Currently Amended) The method of Claim 2 wherein at least one of the other sponsor provided benefit plans is of the same type of employee sponsor provided benefit plans as the first employee sponsor provided benefit plan.
4. (Currently Amended) The method of Claim 2 wherein the defined contribution plan comprises ~~is one of~~ a 401(k) plan and a 403(b) plan, or both.
5. (Currently Amended) The method of Claim 2 wherein the deferred compensation plan comprises ~~is a~~ 457 plan.
6. (Currently Amended) The method of Claim 1 further ~~including the~~ comprising providing, by a system associated with a record keeper of the first sponsor provided benefit plan, providing the first attributes and the second attribute of the first employee sponsor provided benefit plan to the a system associated with a sponsor of the first sponsor provided benefit plan.
7. (Currently Amended) The method of Claim 1 further ~~including the~~ comprising providing, by a system associated with a record keeper of the first sponsor provided plan, providing the first attributes and the second attribute of the other sponsor provided benefit plans to a system associated with the sponsor of the first sponsor provided benefit plan.
8. (Currently Amended) The method of Claim 1 further ~~including~~ comprising providing, by

a system associated with the sponsor of the first sponsor provided benefit plan, providing the value of the first attributes and the value of the second attribute of the first sponsor provided employee benefit plan to the~~a system associated with a record keeper of the first sponsor provided benefit plan.~~

9. (Currently Amended) The method of Claim 1 wherein ~~the~~ a single system associated with a single record keeper entity performs record keeping functions for at least two of the other employee-sponsor provided benefit plans~~are performed by the same entity.~~

10. (Currently Amended) The method of Claim 1 wherein ~~the~~ at least two different systems associated with record keepers entities ing perform record keeping functions for at least two of the other employee-sponsor provided benefit plans~~are performed by at least two different entities.~~

11. (Currently Amended) The method of Claim 1 further comprising using the characteristics of the first sponsor provided benefit plan ~~sponsors~~ to determine a subset of the other employee sponsor provided benefit plans.

12. (Currently Amended) The method of Claim 11 wherein the characteristics of the first sponsor provided benefit plan are used to determine the subset includes ~~one or more of: the~~ number of employees, industry, non-profit status, and geographic region, or any combination thereof.

13. (Currently Amended) The method of Claim 1 wherein the first employee-sponsor provided benefit plan is in the subset of employee~~the other sponsor provided benefit plans.~~

14 – 17. (Cancelled)

18. (Currently Amended) ~~A computerized~~ The method of Claim 1 further comprising: for providing an action plan to improve an employee benefit plan, comprising:

defining one or more first action items associated with the first attribute and one or more second action items associated with the second attribute;

comparing the first metric and the first aggregate metric;

comparing the second metric and the second aggregate metric; and

uniquely associating an improvement action for one or more attributes of an employee benefit plan;

receiving the status of one or more attributes of a first employee benefit plan;

identifying the attributes of the first employee benefit plan which have a different status than a set of other employee benefit plans; and

providing an action plan to improve the first employee sponsor provided benefit plan, the action plan comprising:

the first actions items based on the comparison of the first metric and the first aggregate metric; and

the second action items based on the comparison of the second metric and the second aggregate metric. associated with the identified attributes.

19 -22. (Cancelled)

23. (Currently Amended) The method of Claim 18 further comprising requesting the value of the first attribute of the first sponsor provided benefit plan and the value of the second attribute of the first sponsor provided benefit plan status through the use of an online questionnaire.

24. (Currently Amended) The method of Claim 18 further comprising requesting the value of the first attribute of the first sponsor provided benefit plan and the value of the second attribute of the first sponsor provided benefit plan status from the a record keeper of the first employee sponsor provided benefit plan.

25. (Currently Amended) The method of Claim 18 further comprising requesting the value of the first attribute of the first sponsor provided benefit plan and the value of the second attribute of the first sponsor provided benefit plan status from ~~the~~ a sponsor of the first ~~employee sponsor~~ provided benefit plan.

26 – 28. (Cancelled)

29. (Currently Amended) The method of Claim 18 wherein the action plan is displayed on ~~one or more of a printed report and a web page, or both.~~

30. (Currently Amended) A computer-based employee benefit plan assessment system, comprising:

means for receiving a first attribute and a second attribute of a first sponsor provided benefit plan ~~storing a plurality of employee benefit plans;~~

means for calculating a first metric based on a value of the first attribute of the first sponsor provided benefit plan;

means for calculating a second metric based on a value of the second attribute of the first sponsor provided plan;

means for segmenting the employee other sponsor provided benefit plans into a subset groups based on characteristics of the plan sponsors;
receiving the first attribute and the second attribute of the subset of the other sponsor provided benefit plans

means for calculating a first aggregate metric based on values of the first attribute of the subset of the other sponsor provided benefit plans;

means for calculating a second aggregate metric based on values of the second attribute of the subset of the other sponsor provided benefit plans;

means for producing a report including the first attribute, the second attribute, the value of the first attribute of the first sponsor provided benefit plan, the value of the second attribute of

the first sponsor provided benefit plan, the subset of other employee benefit plans, the first aggregate metric, the second aggregate metric or any combination thereof.

- ~~means for deriving a benchmark metric for each group of plans;~~
- ~~—— means for transmitting attributes of an employee benefit plan to a user;~~
- ~~—— means for receiving a indication of a status of the attributes of the employee benefit plan from the user; and~~
- ~~—— means for comparing the received status with the benchmark metric.~~

31. (New) The method of Claim 18 further comprising performing the comparison of the first metric and the first aggregate metric and the comparison of the second attribute and the second aggregate metric for one or more of the following plan metrics: plan participation, plan diversification, participant contribution levels, participant account balances, and participant interaction.

32. (New) The method of Claim 31 further comprising performing the comparison of the first metric and the first aggregate metric and the comparison of the second attribute and the second aggregate metric for one or more of the following metrics: the age of plan participants, the diversification of plan options, and customer service channels used by plan participants.